Introducing the Ready for Next Cities Business Disruption Rating

high disruption

low disruption

0 - 850
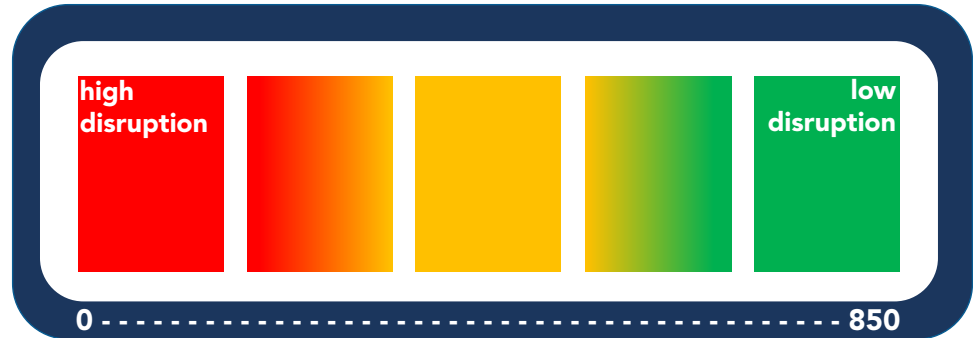
The RFN Cities Business Disruption Rating (BDR) is a proprietary measurement tool created to rate business disruption and economic liability for communities. The BDR highlights the risk associated with the impending tsunami of baby boomer owned businesses not prepared to transition.

Scoring Business Disruption Risk

The RFN Cities BDR evaluates continuity risk at various levels. The BDR rating works like a FICO credit score with zero being the lowest and 850 being the highest. **A lower score indicates higher disruption risk.**

BDR is a collection of data from various public sources in a complex, multi-factor model tying in population, production, jobs, business sector and owner age.

Specific rating factors include:
- Population growth rate
- Net job creation
- Concentration of high-risk industry sectors
- Concentration of businesses founded before 1990
- Concentration of businesses with owners age 55 and older
- Percentage of owners with no transition plan
- Community credit risk

We believe older owner age concentration and percentage of older businesses in any given market are significant depressors.

Calculating a baseline disruption risk for a community due to the lack of boomer owner readiness for transition is difficult, but not impossible. Communities need fundamental data points that provide a comprehensive profile of economic risk and allow progress to be tracked over time.

Contact RFN Cities to talk about your community's BDR.

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